

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 16-14758-SLM
Chapter: 7
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Scott P. Cowan
35 Prescott St.
Demarest, NJ 07627

Social Security No.:
xxx-xx-8978

Employer's Tax I.D. No.:

NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above-named case will be closed without entry of discharge on or after March 9, 2017 for the reason(s) indicated below.

- Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: February 7, 2017
JAN: mg

Jeanne Naughton
Clerk

In re:
Scott P. Cowan
Debtor

Case No. 16-14758-SLM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: clsnodsc

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Total Noticed: 4

Date Rcvd: Feb 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2017.

db +Scott P. Cowan, 35 Prescott St., Demarest, NJ 07627-1906
aty +Scura, Wigfield, Heyer & Stevens, LLP, 1599 Hamburg Turnpike, POB 2031,
Wayne, NJ 07474-2031

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 07 2017 22:40:42 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 07 2017 22:40:39 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 09, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2017 at the address(es) listed below:

Benjamin A. Stanziale, Jr. on behalf of U.S. Trustee United States Trustee
trustee@stanzialelaw.com, nj45@ecfcbis.com
Benjamin A. Stanziale, Jr. on behalf of Trustee Benjamin A. Stanziale, Jr.
trustee@stanzialelaw.com, nj45@ecfcbis.com
Benjamin A. Stanziale, Jr. trustee@stanzialelaw.com, nj45@ecfcbis.com
Brian Gregory Hannon on behalf of Creditor Susan A. Cowan bhannon@norgaardfirm.com,
sferreira@norgaardfirm.com;crose@norgaardfirm.com;184grandno@gmail.com
Daniel E. Straffi on behalf of Creditor Joanne Gwin dstraffil@comcast.net,
G25938@notify.cincompass.com
Daniel E. Straffi on behalf of Creditor George Gwin dstraffil@comcast.net,
G25938@notify.cincompass.com
David Gerardi on behalf of U.S. Trustee United States Trustee david.gerardi@usdoj.gov
David E. Sklar on behalf of Defendant Scott P. Cowan dsklar@scuramealey.com,
ecfbkfilings@scuramealey.com;cbalala@scuramealey.com;ascolavino@scuramealey.com
David L. Stevens on behalf of Debtor Scott P. Cowan dstevens@scuramealey.com,
cbalala@scuramealey.com;ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;ascolavino@scuramealey.com
David L. Stevens on behalf of Defendant Scott P. Cowan dstevens@scuramealey.com,
cbalala@scuramealey.com;ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;ascolavino@scuramealey.com
Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com
Erin Marie Greene on behalf of Plaintiff Division of Consumer Affairs
erin.greene@lps.state.nj.us
Jeanette F. Frankenberg on behalf of Creditor Cenlar FSB as servicing agent for Lakeview Loan
Servicing, LLC cmecf@sternlav.com
Jerrold S. Kulback on behalf of Creditor Fulton Bank of New Jersey jkulback@archerlaw.com,
mfriedman@archerlaw.com
Jerrold S. Kulback on behalf of Plaintiff Fulton Bank of New Jersey jkulback@archerlaw.com,
mfriedman@archerlaw.com
John R. Morton, Jr. on behalf of Creditor Ford Motor Credit Company, LLC
mortonlaw.braig@verizon.net, donnal@mortonraig.com;mhazlett@mortonraig.com
Karl J. Norgaard on behalf of Creditor Susan A. Cowan knorgaard@norgaardfirm.com,
sferreira@norgaardfirm.com;crose@norgaardfirm.com;184grandno@gmail.com
Mark J. Molz on behalf of Plaintiff Mark J Molz molzlaw@aol.com
Mark J. Molz on behalf of Creditor Mark J. Molz molzlaw@aol.com

District/off: 0312-2

User: admin
Form ID: clsnodsc

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Mark J. Molz on behalf of Plaintiff Patricia Bollman molzlaw@aol.com
Mark J. Molz on behalf of Plaintiff Maureen Molz molzlaw@aol.com
Patricia A. Staiano on behalf of Trustee Benjamin A. Stanziale, Jr. pstaiano@hlgslaw.com,
pstaiano@hlgslaw.com
Travis L. Kreiser on behalf of Creditor Shore Fasteners & Supply Inc.
travis.kreiser@verizon.net
United States Trustee USTPRegion03.NE. ECF@usdoj.gov

TOTAL: 24